

IN THE UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

MATTHEW A. SOVICK

Debtor(s)

Ronda J. Winnecour  
Chapter 13 Trustee,  
Movant  
vs.  
No Respondents.

Case No.:20-20420

Chapter 13

Document No.:

---

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR  
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

**Wherefore**, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

June 26, 2023

/s/ Ronda J. Winnecour

---

RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmeccf@chapter13trusteewdpa.com

**TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 02/04/2020 and confirmed on 9/2/20 . The case was subsequently Completed  
After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		270,625.55
Less Refunds to Debtor	235.97	
<b>TOTAL AMOUNT OF PLAN FUND</b>		<b>270,389.58</b>

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	3,310.00	
Trustee Fee	12,604.19	
Court Ordered Automotive Insurance	0.00	
<b>TOTAL ADMINISTRATIVE FEES</b>		<b>15,914.19</b>

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	QUICKEN LOANS LLC FKA QUICKEN LOAN Acct: 5401	0.00	33,366.55	0.00	33,366.55
	COLFAX POWER PLANT EMPL FCU Acct: 6889	9,018.10	9,018.10	546.28	9,564.38
	COLFAX POWER PLANT EMPL FCU Acct: 6889	35,069.51	35,069.51	1,342.13	36,411.64
					<b>79,342.57</b>

Priority					
	DONALD R CALAIARO ESQ Acct:	0.00	0.00	0.00	0.00
	MATTHEW A. SOVICK Acct:	0.00	0.00	0.00	0.00
	MATTHEW A. SOVICK Acct:	235.97	235.97	0.00	0.00
	RISHOR SIMONE Acct:	3,310.00	3,310.00	0.00	0.00
	GARY H SIMONE ESQ** Acct:	0.00	0.00	0.00	0.00
	JASON E ROLLS ESQ Acct:	0.00	0.00	0.00	0.00

\*\*\* N O N E \*\*\*

Unsecured					
	PRA/PORTFOLIO RECOVERY ASSOC Acct: 5263	7,682.91	7,682.91	0.00	7,682.91
	PNC BANK NA Acct: 9284	25,674.25	25,674.25	0.00	25,674.25
	BI FEDERAL CREDIT UNION/BIFCU Acct: 3546	5,295.76	5,295.76	0.00	5,295.76
	PORTFOLIO RECOVERY ASSOCIATES, LL Acct: 7975	3,127.28	3,127.28	0.00	3,127.28
	CAPITAL ONE BANK (USA) NA BY AMERIC. Acct: 5227	6,010.34	6,010.34	0.00	6,010.34
	JPMORGAN CHASE BANK	14,483.74	14,483.74	0.00	14,483.74

20-20420

Page 2 of 2

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
<b>Unsecured</b>					
	Acct: 1502				
	LVNV FUNDING LLC	4,715.60	4,715.60	0.00	4,715.60
	Acct: 7981				
	COLFAX POWER PLANT EMPL FCU	4,216.67	4,216.67	0.00	4,216.67
	Acct: 6889				
	COLFAX POWER PLANT EMPL FCU	6,603.00	6,603.00	0.00	6,603.00
	Acct: 6889				
	COLFAX POWER PLANT EMPL FCU	9,987.06	9,987.06	0.00	9,987.06
	Acct: 6889				
	DISCOVER BANK(*)	5,381.32	5,381.32	0.00	5,381.32
	Acct: 6833				
	FIRST NATIONAL BANK OF OMAHA(*)	4,612.92	4,612.92	0.00	4,612.92
	Acct: 4251				
	JEFFERSON CAPITAL SYSTEMS LLC*	41,587.33	41,587.33	0.00	41,587.33
	Acct: 6328				
	CITIBANK NA**	6,291.34	6,291.34	0.00	6,291.34
	Acct: 8421				
	GOLDMAN SACHS BANK USA	15,099.82	15,099.82	0.00	15,099.82
	Acct: 2001				
	SYNCHRONY BANK	6,517.62	6,517.62	0.00	6,517.62
	Acct: 0739				
	JEFFERSON CAPITAL SYSTEMS LLC*	7,845.86	7,845.86	0.00	7,845.86
	Acct: 0563				
	SYNCHRONY BANK	0.00	0.00	0.00	0.00
	Acct: 0563				
	BERNSTEIN BURKLEY PC	0.00	0.00	0.00	0.00
	Acct:				
	KML LAW GROUP PC*	0.00	0.00	0.00	0.00
	Acct:				
	COVELLI LAW OFFICES	0.00	0.00	0.00	0.00
	Acct:				
	GRB LAW**	0.00	0.00	0.00	0.00
	Acct:				
					175,132.82
<b>TOTAL PAID TO CREDITORS</b>					
					254,475.39
<b>TOTAL CLAIMED</b>					
PRIORITY	0.00				
SECURED	44,087.61				
UNSECURED	175,132.82				

Date: 06/26/2023

/s/ Ronda J. Winnecour

---

RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmecf@chapter13trusteewdpa.com

IN RE:  
MATTHEW A. SOVICK

Debtor(s)  
Ronda J. Winnecour  
Movant  
vs.  
No Respondents.

Case No.:20-20420

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

---

U.S. BANKRUPTCY JUDGE

In re:  
Matthew A. Sovick  
Debtor

Case No. 20-20420-CMB  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2

User: auto

Page 1 of 3

Date Rcvd: Jun 28, 2023

Form ID: pdf900

Total Noticed: 40

The following symbols are used throughout this certificate:

**Symbol      Definition**

+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 30, 2023:**

Recip ID	Recipient Name and Address
db	+ Matthew A. Sovick, 309 Porter Street, Springdale, PA 15144-1116
cr	+ Colfax Power Plant Employees Federal Credit Union, 832 Pittsburgh Street, P.O. Box 186, Springdale, PA 15144-0186
15194547	+ B.I. Federal Credit Union, d/b/a BIFCU, c/o BI Federal Credit Union, 554 Joffre Cherry Valley Rd, Burgettstown, PA 15021-2812
15194551	+ Colfax Credit Union, P.O. Box 186, Springdale, PA 15144-0186
15194552	+ Colfax Power Plant Employees C.U., P.O. Box 186, Springdale, PA 15144-0186
15194553	+ Colfax Power Plant Employees C.U., P.O. Box 186, Springdale, PA 15144-0186
15219204	+ Colfax Power Plant Employees Federal Credit Union, P.O. Box 186, Springdale, PA 15144-0186
15194554	+ Colfax Power Plant visa, p.o. box 186, Springdale, PA 15144-0186
15230198	+ Goldman Sachs Bank USA, c/o John D. Sadler, 1909 K Street NW, 12th Floor, Washington, DC 20006-1152
15230197	+ John D. Sadler, 1909 K Street NW, 12th Floor, Washington 20006-1152

TOTAL: 10

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: kburkley@berNSTeinlaw.com	Jun 29 2023 00:37:00	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
cr	Email/Text: JCAP_BNC_Notices@jcap.com	Jun 29 2023 00:30:00	Jefferson Capital Systems, LLC, PO Box 7999, St Cloud, MN 56302-9617
cr	+ Email/PDF: rmscedi@recoverycorp.com	Jun 29 2023 00:54:22	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	+ Email/Text: ebnpeoples@grblaw.com	Jun 29 2023 00:28:00	Peoples Gas Company LLC, f/k/a Peoples TWP LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
15194545	+ Email/Text: BarclaysBankDelaware@tsico.com	Jun 29 2023 00:29:00	Barclay Card, 125 Southwest Street, Wilmington, DE 19801-5014
15199224	Email/Text: Bankruptcy.RI@Citizensbank.com	Jun 29 2023 00:28:00	Citizens Bank N.A., One Citizens Bank Way Mailstop JCA115, Johnston, RI 02919
15194548	Email/PDF: AIS.cocard.ebn@aisinfo.com	Jun 29 2023 00:39:47	Capital One, PO Box 71083, Charlotte, NC 28272-1083
15214912	Email/PDF: AIS.cocard.ebn@aisinfo.com	Jun 29 2023 00:38:19	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15194550	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jun 29 2023 01:51:01	Citibank NA, P.O. BOX 6500, Sioux Falls, SD 57117-6500
15230202	Email/PDF: Citi.BNC.Correspondence@citi.com	Jun 29 2023 00:54:24	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
15194555	Email/Text: mrdiscen@discover.com	Jun 29 2023 00:28:00	Discover Financial Services, PO Box 30943, Salt Lake City, UT 84130-0943
15197391	Email/Text: mrdiscen@discover.com	Jun 29 2023 00:28:00	Discover Bank, Discover Products Inc, PO Box

District/off: 0315-2

User: auto

Page 2 of 3

Date Rcvd: Jun 28, 2023

Form ID: pdf900

Total Noticed: 40

15194556	Email/Text: collecadminbankruptcy@fnni.com	Jun 29 2023 00:29:00	3025, New Albany, OH 43054-3025
15199528	Email/Text: collecadminbankruptcy@fnni.com	Jun 29 2023 00:29:00	First Bankcard, P.O. Box 2340, Omaha, NE 68103-2557
15194557	Email/Text: FirstmarkAccountMa@firstmarkservices.com	Jun 29 2023 00:28:47	Firstmark Services, P.O. Box 82522, Lincoln, NE 68501-2522
15194558	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jun 29 2023 00:38:21	Home Depot, P.O. Box 790328, Saint Louis, MO 63179-0328
15222187	Email/Text: JCAP_BNC_Notices@jcap.com	Jun 29 2023 00:30:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
15194549	Email/PDF: ais.chase.ebn@aisinfo.com	Jun 29 2023 01:30:10	Chase Card Services, PO Box 15298, Wilmington, DE 19850-5298
15216480	+ Email/Text: RASEBN@raslg.com	Jun 29 2023 00:28:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
15226350	Email/PDF: resurgentbknotifications@resurgent.com	Jun 29 2023 00:54:22	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15194559	Email/Text: GSBankElectronicBankruptcyNotice@gc.com	Jun 29 2023 00:28:00	Marcus by Goldman Sachs, P.O. Box 45400, Salt Lake City, UT 84145-0400
15194546	Email/Text: Bankruptcy.Notices@pnc.com	Jun 29 2023 00:28:00	BBVA, P.O. Box 830696, Birmingham, AL 35283-0566
15437443	Email/Text: Bankruptcy.Notices@pnc.com	Jun 29 2023 00:28:00	PNC Bank, National Association, PO Box 94982, Cleveland, OH 44101
15222569	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jun 29 2023 01:17:46	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
15194560	Email/PDF: gecsed@recoverycorp.com	Jun 29 2023 00:54:25	Paypal Credit Cards, P.O. Box 960006, Orlando, FL 32896-0080
15210330	+ Email/Text: bankruptcyteam@quickenloans.com	Jun 29 2023 00:36:00	Quicken Loans Inc., 635 Woodward Avenue, Detroit, MI 48226-3408
15194561	+ Email/Text: bankruptcyteam@quickenloans.com	Jun 29 2023 00:36:00	Quicken Loans, Inc., P.O. Box 442359, Detroit, MI 48244-2359
15230010	+ Email/PDF: gecsed@recoverycorp.com	Jun 29 2023 01:06:01	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
15195667	+ Email/PDF: gecsed@recoverycorp.com	Jun 29 2023 01:06:08	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15194562	+ Email/PDF: gecsed@recoverycorp.com	Jun 29 2023 00:38:20	Synchrony Bank/Amazon, P.O. BOX 960090, Orlando, FL 32896-0090

TOTAL: 30

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		PNC BANK NATIONAL ASSOCIATION
cr		Quicken Loans Inc.
cr		Rocket Mortgage, LLC f/k/a Quicken Loans, LLC f/k/

TOTAL: 3 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 30, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 26, 2023 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Quicken Loans Inc. bnicholas@kmllawgroup.com
Brian Nicholas	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. bnicholas@kmllawgroup.com
Donald R. Calaiaro	on behalf of Debtor Matthew A. Sovick dcalaiaro@c-vlaw.com kmosur@c-vlaw.com;ssimmons@c-vlaw.com;jadam@c-vlaw.com;apratt@c-vlaw.com;mpeduto@c-vlaw.com;mlocke@c-vlaw.com;eballa@c-vlaw.com
Jason Rolls	on behalf of Debtor Matthew A. Sovick rollsj@hotmail.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bersteinlaw.com jbluemle@bersteinlaw.com;kebeck@ecf.courtdrive.com
Maria Miksich	on behalf of Creditor Quicken Loans Inc. mmiksich@kmllawgroup.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecl@chapter13trusteewdpa.com
S. James Wallace	on behalf of Creditor Peoples Gas Company LLC f/k/a Peoples TWP LLC ecfpeoples@grblaw.com, PNGbankruptcy@peoples-gas.com
Tiffany Worosz	on behalf of Creditor Colfax Power Plant Employees Federal Credit Union covellilawoffices@yahoo.com tworosz@covellilaw.com

TOTAL: 10